

# NORTH FLORIDA LENDER NEWS

November 2007

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## Special Points of Interest

- Patriot Express Kicks off in North Florida!
- Calendar of Events
- FY 2008 Loan Approvals

Helping small businesses  
**start, grow and succeed.**



Your Small Business Resource

## PATRIOT EXPRESS YOUR KEY TO BUSINESS SUCCESS

**Jacksonville-** The SBA North Florida District Office Officially Kicked-off the Patriot Express Loan Program in Honor of Veteran's Day. On Tuesday, November 13th, 2007 the SBA hosted a press conference at the Wounded Warrior Project in Jacksonville to make an official announcement of the Patriot Express Loan Program. SBA Regional Administrator Nuby Fowler addressed the audience as well as Kevin Doyle from Senator Mel Martinez's Office, Jeff Searcy of the Wounded Warrior Project and Wilfredo J. Gonzalez, SBA District Director.



Ward Rainnie of American Enterprise Bank received an award from the SBA for approving the first Patriot Express Loan in North Florida and Jackie Polanco, Owner of Edible Arrangements in Green Cove Springs received an award for receiving the first Patriot Express Loan. Both Mr. Rainnie and Ms. Polanco are Veterans.

**SBA Regional Administrator Nuby Fowler Presented Jacksonville's First "State of Small Business" Address-** Over 100 lenders, small business owners and community organization members attended the Summit on Wednesday, November 14th. The event was sponsored by Essential Capital. Jacksonville Regional Chamber of Commerce President, Wally Lee, City of Jacksonville Mayor, John Peyton, and Wilfredo J. Gonzalez joined Ms. Fowler in a panel discussion following the address taking questions from the audience.



## SBA FINANCE DIVISION CALENDAR OF EVENTS

**November 23, 2007:** Small Business Week Nominations are Due! Submit your top client for Small Business Person of the Year or a Champion Award or nominate a fellow lender for the 2008 Financial Champion of the Year Award! For more information, visit [www.sba.gov/fl/north](http://www.sba.gov/fl/north) and submit nominations to Lola Kress Naylor, 7825 Baymeadows Way; Suite 100B, Jacksonville, FL 32256.

**November 27, 2007:** SBA Programs and Services to Help You Start, Grow and Succeed – Learn what the SBA can do for you from loan programs, government contracting, counseling and training from 10:00 am to 12:00 pm at the SBA North Florida District Office in Jacksonville. For more information call the SBA office at 904-443-1900.

### December 7, 2007:

North Florida District Office will hold a Women's Business Roundtable at the SBA office: 7825 Baymeadows Way; Suite 100B from 11:30 am to 1:30 pm. For more information, please contact Donna Padgug at [donna.padgug@sba.gov](mailto:donna.padgug@sba.gov)

### December 11, 2007:

Where's The Money business Financing Workshop presented by the Daytona Beach Community College SBDC; 6-9 pm, DBC Campus, 1155 County Road 4139, DeLand, FL 32724. Call (386) 506 4723 to register.

### January through March, 2008:

The Small Business Development Center at UNF and SCORE: Counselors to America's Small Businesses present the Boomerpreneur Roundtable. This series is perfect for individuals that have decided on an idea for a

business or have recently started a business and would like to obtain information and discuss areas of concern with their peers under the guidance of a facilitator. The Roundtable will meet on January 17, 31, February 14, 28, March 13, & 27 from 7:30 - 9:00 a.m. at the Small Business Development Center at UNF. For more information call 620-2476 or go to [www.sbdcenter.unf.edu](http://www.sbdcenter.unf.edu).

Let us know what you are up to! Please send any upcoming events to [lola.naylor@sba.gov](mailto:lola.naylor@sba.gov)

## North Florida District 504 Loan Report for Month ending October 31, 2007

Lender Name	Number of Loans	Dollar Amount
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	9	\$5,452,000.00
FLORIDA BUSINESS DEVELOPMENT CORPORATION	9	\$5,625,000.00
GULFCOAST BUSINESS FINANCE, INC.	2	\$483,000.00

**Total:**

**20**

**\$11,560,000.00**

## All SBA North Florida Loans Approved as of October 31 2007

Lender	Number of Loans	Dollar Amount
AMERICAN ENTERPRISE BANK OF FLORIDA	3	\$1,540,000.00
BANCO POPULAR NORTH AMERICA	13	\$2,710,700.00
BANK OF AMERICA, NATIONAL ASSOCIATION	15	\$352,500.00
BANKFIRST	1	\$120,000.00
BEACH BUSINESS BANK	1	\$468,000.00
BRANCH BANKING AND TRUST COMPANY	4	\$1,495,000.00
BUSINESS LENDERS, LLC	1	\$1,000,000.00
BUSINESS LOAN CENTER, LLC	6	\$1,003,100.00
CAPITAL ONE BANK	4	\$125,000.00
CAPITAL ONE, NATIONAL ASSOCIATION	1	\$50,000.00
CIT SMALL BUSINESS LENDING CORPORATION	2	\$713,500.00
COMERICA BANK	2	\$718,900.00
COMMERCE BANK, NATIONAL ASSOCIATION	1	\$380,000.00
COMMUNITY SOUTH BANK D.B.A COMMUNITY SOUTH	1	\$662,000.00
COMPASS BANK	8	\$1,046,700.00
FIRST COAST COMMUNITY BANK	4	\$544,000.00
FIRST NATIONAL BANK OF ARIZONA	1	\$51,100.00
FLORIDA BUSINESS DEVELOPMENT CORPORATION	9	\$5,625,000.00
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	9	\$5,452,000.00
GULFCOAST BUSINESS FINANCE, INC.	2	\$483,000.00
INNOVATIVE BANK	18	\$270,000.00
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1	\$25,000.00
M&I MARSHALL & ILSLEY BANK	1	\$50,000.00
NATIONAL CITY BANK	3	\$95,000.00
PLANTERSFIRST	1	\$188,440.00
PNC BANK, NATIONAL ASSOCIATION	2	\$588,500.00
SILVER STATE BANK	1	\$25,000.00
SMALL BUSINESS LOAN SOURCE, LLC	1	\$420,000.00
STEARNS BANK NATIONAL ASSOCIATION	1	\$485,500.00
SUNTRUST BANK	5	\$504,500.00
SUPERIOR FINANCIAL GROUP, LLC	1	\$7,500.00
UPS CAPITAL BUSINESS CREDIT	1	\$1,200,000.00
WACHOVIA BANK, NATIONAL ASSOCIATION	3	\$260,000.00
WACHOVIA SBA LENDING, INC.	1	\$1,005,000.00
WASHINGTON MUTUAL BANK	1	\$25,000.00
<b>Total:</b>	<b>129</b>	<b>\$29,689,940.00</b>

## NORTH FLORIDA DISTRICT LOANS BY COUNTY MONTH ENDING OCTOBER 31, 2007

County	Number of Loans	Dollar Amount
ALACHUA	3	\$420,100.00
BAKER	1	\$165,000.00
BAY	2	\$905,000.00
CITRUS	1	\$1,990,000.00
CLAY	2	\$145,000.00
DUVAL	21	\$5,982,000.00
ESCAMBIA	4	\$310,000.00
FLAGLER	2	\$130,000.00
HERNANDO	2	\$395,000.00
LAKE	7	\$505,000.00
LEON	3	\$653,700.00
MARION	3	\$80,000.00
NASSAU	2	\$375,000.00
OKALOOSA	4	\$296,000.00
ORANGE	43	\$10,525,400.00
SAINT JOHNS	5	\$1,205,000.00
SANTA ROSA	1	\$35,000.00
SEMINOLE	10	\$1,796,800.00
SUMTER	2	\$1,058,000.00
VOLUSIA	8	\$2,345,440.00
WALTON	3	\$838,500.00

U. S. Small Business  
Administration

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*50% of SBA' North  
Florida 7(a) Loans as  
of October 31, 2007  
are SBAExpress  
Loans.*

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